

Personal Account Options

CornerStone Cares

Account Components	Essential	Essential Plus	Interest	Tiered Interest	Money Market	Savings Account
Minimum Opening Deposit	\$50	\$50	\$50	\$50	\$50	\$25
Average Daily Balance requirements in combined consumer deposits by household (to avoid monthly maintenance fee)	\$0	\$500 monthly or \$1,600 combined deposits	\$1,500 monthly or \$6,000 combined deposits	\$10,000 monthly or \$20,000 combined deposits	\$2,500 monthly or \$10,000 combined deposits	\$0
Monthly Maintenance Fee	\$0	\$10	\$10	\$20	\$10	\$0
Check Writing Privileges and/or withdrawal limits per statement cycle	Unlimited	Unlimited	Unlimited	Unlimited	6 withdrawals per statement cycle. Excess item fee may apply.	6 withdrawals per month. Excess item fee may apply.
FREE Checks	1st Basic Order Free	1st Basic Order Free	Basic	Basic	1st Basic Order Free	
FREE Online Banking	✓	✓	✓	✓	✓	✓
FREE Online Bill Payment	✓	✓	✓	✓	✓	
FREE Debit Card	✓	✓	✓	✓	N/A	
Free or waived surcharges on non-CornerStone ATM transactions per statement cycle		2	5	Unlimited	N/A	
Interest Bearing			✓	✓	✓	✓
No Fee VISA Travel Cards				✓	✓	
1 FREE Cashier's Check Per Month		✓	✓	✓	✓	
Safe Deposit Box				DISCOUNTED 40%		
Imaged Checks	✓	✓	✓	✓	✓	
FREE Savings Account	✓	✓	✓	✓	✓	
Overdraft Protection***	\$5 Per Transaction	\$5 Per Transaction	\$5 Per Transaction	FREE	FREE	

** Seniors (defined as anyone age 55 or older) may choose any of the above accounts and receive the following added benefits: 20% Discounted Safe Deposit Box, and FREE Travelers Cards.

*** Various options available, may be subject to credit approval.